

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JULIE KAY NORMAN-STARK
SHERI LYNN STARK
Debtor(s)

Case No. 18-21164GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/27/2018.
- 2) The plan was confirmed on 05/11/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/31/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/15/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,391.08.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$122,291.00
Less amount refunded to debtor \$6,461.56

NET RECEIPTS: \$115,829.44

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,505.39
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,505.39

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	303.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	535.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	521.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	304.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	205.15	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	1,088.10	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	445.42	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	429.03	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	994.03	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	94.07	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	490.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Unsecured	0.00	0.00	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Secured	3,927.00	0.00	2,444.42	2,444.42	29.97
AMERICAN HONDA FINANCE CORP*	Secured	21,028.00	19,958.87	19,958.87	10,509.07	2,348.52
ANYTIME FITNESS	Unsecured	1,200.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	341.41	341.41	0.00	0.00
ECMC(*)	Unsecured	7,216.00	7,451.51	7,451.51	0.00	0.00
ECMC(*)	Unsecured	651.00	2,063.27	2,063.27	0.00	0.00
ECMC(*)	Unsecured	534.00	838.60	838.60	0.00	0.00
GULF COAST COLLECTION	Unsecured	2,602.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,228.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	6,110.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,554.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,797.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,200.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,865.00	3,006.33	3,006.33	0.00	0.00
MON VALLEY COMMUNITY FCU	Unsecured	4,397.74	4,101.38	4,101.38	0.00	0.00
MOON ASD (MOON TWP) (RE)	Secured	6,514.89	NA	153.06	153.06	677.00
MOON TOWNSHIP (RE)	Secured	760.61	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	7,203.00	7,903.73	7,903.73	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,630.00	1,230.00	1,230.00	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	361.30	NA	NA	0.00	0.00
ROUNDPOINT MORTGAGE SERVICIN	Priority	0.00	425.00	0.00	0.00	0.00
ROUNDPOINT MORTGAGE SERVICIN	Secured	295,344.92	283,299.98	68,976.50	68,976.50	0.00
STATE COLLECTION SERVICE INC	Unsecured	710.69	NA	NA	0.00	0.00
SUNTRUST BANK**	Unsecured	5,147.00	5,500.24	5,500.24	0.00	0.00
TAX AUTH OR TYPE TAX UNKNOWN	Priority	2,615.15	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$68,976.50	\$68,976.50	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,403.29	\$12,953.49	\$2,378.49
All Other Secured	\$153.06	\$153.06	\$677.00
TOTAL SECURED:	\$91,532.85	\$82,083.05	\$3,055.49
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,436.47	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$7,505.39</u>	
Disbursements to Creditors	<u>\$85,138.54</u>	
TOTAL DISBURSEMENTS :		<u>\$92,643.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.